

Certificate Number: 05781-NJ-DE-026638044

Bankruptcy Case Number: 15-26830



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 7, 2015, at 4:11 o'clock PM PST, Lori Giustiniani completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 7, 2015 By: /s/Allison M Geving

Name: Allison M Geving

Title: President